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William  
5-27-92  
PATENT

RECEIVED  
MAY 26 1992  
GROUP 230

Serial No.: 07/797,401  
Filed: November 26, 1991  
Group Art Unit: 2311  
Examiner: Khai Tran  
Applicant: Patrick D. McCarthy  
Entitled: CENTRALIZED CONSUMER CASH VALUE  
ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS

Cincinnati, Ohio

Hon. Commissioner of Patents  
and Trademarks  
Washington, DC 20231

Sir:

AMENDMENT

This is in response to the Amendment mailed March 11, 1992. A Terminal Disclaimer and the fee therefor are enclosed. Please amend the application as follows:

In the Claims

Please amend claim 24 as follows:

In claim 24, line 6-7, delete "to be applied to selected purchases from the merchant".

In the Disclosure

Please amend the disclosure as follows:

Please renumber page "36" as --35--.

REMARKS

Disclosure

Examiner has objected to the Disclosure because page number 35 was inadvertently labelled page number 36.